



## THE CHRONICLE &amp; DIRECTORY

FOR 1875.

THIS Work, now in the THIRTEENTH year of its existence, will be published as early as practicable after the close of the current year.

It will be compiled and printed at the Daily Press Office, as usual, from the best and most authentic sources, and no pains will be spared to make the work complete in all respects.

The Directory will be published in two Forms, Complete at 85; or with the Lists of Residents, Port Directories, Maps, &c., at 43.

Orders for Copies may be sent to the Daily Press Office, or to the following Agents:

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BIRTHS.

On the 25th inst. at 5, Seymour Terrace, the wife of H. C. HARRISON, of a son. (2184)

At Hongkong, December 20th, the M. A. DA SILVA, Esq., of a daughter. (2174)

## The Daily Press.

HONGKONG, DECEMBER 29th, 1874.

WHEN viewed from a Chinese standpoint, English law must seem to be peculiarly considerate to bankrupts and debtors. To a new arrival, it must at first appear almost incredible that such tender should be extended towards those who are defaulters in money matters as is afforded by the Bankruptcy Act of 1861, which (notwithstanding that a later and much more stringent enactment has been passed at home), is still applicable in the Colony. In his own country a Chinaman knows that an insolvent debtor is generally made either to pay up his last penny or to make a compromise satisfactory to his creditors. But under the bountiful rule of Great Britain in the Colony of Hongkong, a debtor gets off on considerably easier terms. Here a native trader, who is not over scrupulous, can have a glorious career open him. He can enter upon a course of reckless trading, double and redouble his stake, as chances of credit offer themselves. If he wins he is thankful; if not, he gets into a trifling difficulty which may perhaps ruin his dignity for a short time, but is, after all, of no great consequence to a man of mind. He is arrested for debt and placed in gaol, where, under ordinary circumstances, he would have to remain till he had either satisfied his creditor or given security to meet the suit instituted against him for the debt. But at this point he discovers the merciful nature of British law. He consults his solicitor and is advised that there is such a thing as the Bankruptcy Act of 1861. Under this statute, as applied in Hongkong, he seeks protection which is duly extended to him, and out he comes of prison without the disagreeable necessity of giving security. Matters proceed, and if he has some aping which brings him within the penal clauses of that very liberal act, he gets whitewashed, and so ends his difficulties, — but if it happens that he has been fraudulently retaining goods, or otherwise making himself liable, until it, he has a very easy course before him. He simply makes use of the time before his final examination to leaven, and with a large proportion of the goods entrusted to him by his confiding creditors, he is able to return to the home of his forefathers, live happily for the rest of his days, secure a handsome funeral, and have his fraudulent old soul duly worshipped after his death.

The above does not describe a suspicious case, but set forth, in general terms what has actually happened repeatedly in this Colony, is too many know to their cost. It seems, therefore, a great omission that steps have not yet been taken to amend the Bankruptcy Act, so as to provide for the requirements of a Bankrupt, and to find a substantial guarantee that he will conform to the requirements of the procedure before he is adjudicated. In doing this, we should only be doing what is required by the individual debtor who gets the man in prison. Before he could release him he would require a guarantee, and the guarantee would be given, — but the man would be ordinarily arrested only because there is reason to believe that he will get away, and the law should not stop in and open the prison doors without being certain that this will not afford him the opportunity of getting clear of the Colony before the dreaded Final Examination. If a substantial guarantee were given that the applicant for relief under the Bankruptcy Act would go through the proceeding, if he made away, the estate would be benefited by the extorted security, and as it is not likely that any Chinaman would give the necessary guarantee without being acquainted pretty well with what would be the whereabouts of the man in China, or with some other means of bringing pressure to bear upon him, it is not likely that a debtor who had obtained such a guarantee would be able very easily to get Scott free from his liabilities. It may be a question whether, in some points of view, the existing Bankruptcy Laws are not altogether a mistake as applied to the Chinese, but it is beyond question that if they are to be made available by them, this should only be done on the applicants giving a substantial guarantee to carry out the provisions of the Act. With this we shall be in the anomalous position of giving every protection to the debtor, and none whatever to the creditor.

The M. M. steamer "Provence" left Saigon on Sunday, at 4 P.M., for this port.

The P. & O. steamer "Gibraltar", with the English mail on board, left Singapore for Hongkong yesterday morning, the 28th instant.

UNION INSURANCE SOCIETY OF CANTON.

An extraordinary general meeting of the shareholders of the above Society was held on the 11th inst. That were present: Messrs. Payne, Gilmartin, Sagoon, Hock, J. Whitfield, M. J. Lowcock, Hollings, Hock, R. Howett, Morris, Ede, (Secretary), Andri, Karter, Lundström, Cairns, Alford, and Nelson.

The CHAIRMAN proposed that the resolutions passed at the meeting should be now confirmed.

The resolution was passed unanimously.

The meeting then adjourned.

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## EXTRACTS.

**THE LOVE OF THE HIGHEST.**  
If I have ever loved in time past,  
Nor I love now,  
And count all other forms love to breed,  
But to this God.  
As many roads lead to men's wildest place,  
Where none can lead, and still his love,  
And grace at the same.  
Unbeknown by the clouds that round him ran,  
Since I do all thy glories once behold,  
My soul is bold,  
To leave the rest of creation day.  
Winged by the flight of thy far-sounding soul,  
But with me touch thy heaven as to meet goal;  
Nor over sigh or grieve  
For these unworthy beables which I have.  
So touch me now, through many a faithful hour,  
To touch thy bower.  
Tis my soul with thine whilst thou dost prove,  
Large wealth of love,  
Giving me patience and much strength to abide,  
That I may abide from these trials this abode,  
And keep all the other.  
From toys that bind men slaves of folly here.

## MY FIRST SALMON.

There are some events in life "near to be forgotten." You may not remember your first scrubbing at school, your first stand-up collar, your first shave, your first kiss, your first client, your first appearance in print, or the incidents, weather, and so on of your wedding day; but you cannot forget your first salmon. What a delicious remembrance it is! There was to be sure, something a trifle curious about mine: I was at Galway, as interesting a town as any in Ireland, and, as every one who has looked over the railings of the bridge must know, a regular play-place for salmon. The bottom of the river seemed paved with them, and you may be amazed to hear, when the humour seizes the fish, how watching their antics as they shoot an curve and leap as if in the performance of a dance on the up-the-side-and-down-the-middle principle. At the eventful time to which I am now referring the salmon fishing was over for the Galway river is not one of the late kind. The professor of the fishery, however, with the ready courtesy of his class, freely allowed me to try my best for a trout, and wished me luck. This wish was gratified to my heart's content, and the little lad with the net had for a time enough to do with the white and brown trout. In the middle of the stream there was a shallow lake, as it were surrounded by water, rippling in the usual way over the stones. The fish below had ceased moving, and observing in the middle of this shallow lake the familiar concentric rings caused by a rising fish, I despatched my cast astir the pool. "Tug, tug," was instantly telegraphed down the butt of the rod, then there was a dull heavy strain. Slowly at first, then at gathering speed, the small ebony winch made music. Straight across the pool, back again, here there, everywhere, something shot, churning the water into foam, and causing many another fish to leap into the air. Such a hullabaloo there never was. The boy stood frantically. Working three with their tools and rushed down, and in ten minutes a small crowd had collected. The fly rod was the lightest that could be cast, though the finest, the hooks extremely small, so that when half-an-hour had gone, and the evening began to absorb the light, and the communion in the water to rage as before, hope departed. Perseverance, however, gave me the victory; although the battle would probably have been on the side of the pray had it not prevailed upon me to flounder into the water and net him as he ran. The wonder was how a five-pound salmon could have created such a stir! Stepping to claim him, I found out the cause: he had been hooked in the back fin with a small hook. The water was so shallow that in drawing the cast towards me I had fouled him in that singular manner; and this was how I caught my first salmon.—*Reader*, in the *Continent's Magazine*.

## INSURANCES.

**THE VICTORIA FIRE INSURANCE COMPANY OF HONGKONG, LIMITED.**

## NOTICE.

The Transfer Books of this Company will be CLOSED from the 17th to the 31st instant, both days inclusive.

**AGUSTINE HEARD & CO., Agents.**

1874, Hongkong, 3rd December, 1874.

## NOTICE.

The Transfer Books of this Company will be CLOSED from the 16th to the 31st instant, both days inclusive.

**BY ORDER.**

JAS. B. COUGHTRIE, Secretary.

1874, Hongkong, 30th November, 1874.

## NOTICE.

The Transfer Books of this Company will be CLOSED from the 15th to the 31st instant, both days inclusive.

**BY ORDER.**

JAS. B. COUGHTRIE, Secretary.

1874, Hongkong, 30th November, 1874.

## NOTICE.

The Transfer Books of this Company will be CLOSED from the 15th to the 31st instant, both days inclusive.

**BY ORDER.**

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